1	2
Punjab & Sind Bank . . .	10
Punjab National Bank . . .	331
Syndicate Bank	19
UCO Bank	203
Union Bank of India. . .	65
United Bank of India . . .	109
Vijaya Bank	7
TOTAL	2484

Rejection of loan Applications

1736. SHRI S. S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the nationalised banks are not conveying grounds of rejection of loans to the applicants so far;

(b) whether the Central Government/ Reserve Bank of India have issued any directives to banks and gave some guidelines to this effect;

(c) if so, what are the details thereof and when these directives were issued; and

(d) if no directives have so far been issued, what are the reasons for not issuing any guidelines in this regard?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) Reserve Bank of India (RBI) has reported that nationalised banks record reasons for rejections on the loan applications returned to sponsoring agencies and are not required to convey grounds for rejection of loans to the applicants.

(b) and (c) Reserve Bank of India has also reported that it had issued orders 1982 and 1984 advising the banks to maintain a register of all loan applicants, *inter-alia*, containing the reasons for rejection in cases where loans are not sanctioned. This register is available for scrutiny to inspecting authorities.

(d) Does not arise.

Loans given by NABARD to Farmers in Bihar

1737. SHRI S. S. AHLUWALIA: the Minister of FINANCE be pleased to state:

(a) what is the number of farmers and other persons to whom loans have been given by National Bank for Agriculture and Rural Development in Bihar for plantation on and for afforestation on wasteland as on 31st March, 1988;

(b) what was the number of applications received as on 31st March, 1988;

(c) what was the amount given as loan as on 31st March, 1988;

(d) what is normal time fixed for sanction of loan to such applicants; the number of such applications kept as pending indicating the date since when the same is kept as pending; and

(e) by when the pending applications are likely to be cleared?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to (e) Information is being collected and will be laid on the Table of the House to the extent possible.